



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name BREMER FINANCIAL CORPORATION

City/State SAINT PAUL, MN

Bank Holding Company Information

Federal Reserve District: 9

Consolidated Assets (\$000): 15,909,133

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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SAINT PAUL, MN 55102

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Summary Ratios

	09/30/2022	09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	16,082,901	15,884,844			16,031,730			14,720,360			12,729,549		
Net income (\$000)	150,758	150,104			182,392			155,042			156,002		
Number of BHCs in peer group	132	132			130			128			125		

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.90	2.79	54	2.84	2.65	63	2.80	2.60	64	3.02	2.77	68	3.16	3.01	52
+ Non-interest income	0.82	0.94	54	0.91	1.09	47	0.89	1.04	48	1.02	1.21	49	1	1.32	45
- Overhead expense	2.17	2.18	54	2.18	2.21	50	2.27	2.17	60	2.49	2.57	58	2.52	2.69	43
- Provision for credit losses	-0.07	0.10	2	-0.08	-0.12	54	-0.06	-0.09	51	0.19	0.51	13	0.04	0.15	21
+ Securities gains (losses)	0	0	79	0	0.01	68	0	0.01	64	0	0.02	43	0	0.01	54
+ Other tax equivalent adjustments	0	0	84	0	0	49	0	0	82	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.63	1.46	69	1.65	1.76	47	1.48	1.66	37	1.37	1.04	74	1.60	1.56	51
Net operating income	1.25	1.10	73	1.26	1.34	47	1.14	1.26	37	1.05	0.81	72	1.23	1.19	50
Net income	1.25	1.10	73	1.26	1.34	47	1.14	1.26	37	1.05	0.82	72	1.23	1.19	50
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.23	3.36	38	3.15	3.12	49	3.10	3.06	49	3.60	3.55	51	4.30	4.41	41
Interest expense	0.19	0.35	25	0.16	0.26	25	0.15	0.25	29	0.41	0.52	38	0.96	1.08	41
Net interest income (tax equivalent)	3.04	3.01	45	2.99	2.85	57	2.94	2.80	55	3.19	3.01	55	3.34	3.33	45
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.09	30	-0.03	0.12	6	-0.04	0.11	2	0.08	0.27	26	0.05	0.21	24
Earnings coverage of net loan and lease losses (X)	179.68	36.38	86	-71.36	26.30	9	-52.24	39.72	8	27.97	22.91	71	47.42	24.40	82
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.08	1.17	44	1.21	1.32	44	1.22	1.23	52	1.21	1.58	31	1.23	0.83	84
Allowance for loan and lease losses / Total loans and leases	1.08	1.15	45	1.21	1.30	45	1.21	1.20	52	1.20	1.55	31	1.23	0.81	84
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.45	0.39	64	0.27	0.58	18	0.31	0.49	29	0.49	0.71	37	0.61	0.57	59
30-89 days past due loans and leases / Total loans and leases	0.14	0.33	33	0.05	0.29	8	0.18	0.32	35	0.18	0.39	23	0.30	0.43	41
Liquidity and Funding															
Net noncore funding dependence	4.68	5.89	51	-1.45	-3.31	57	-2.74	-2.33	51	4.70	3.20	59	11.22	14.45	40
Net short-term noncore funding dependence	3.93	0.87	63	-2.08	-9.17	69	-3.47	-7.71	62	4.07	-4.76	79	10.31	3.38	70
Net loans and leases / Total assets	65.55	63.09	53	61.85	58.81	59	60.98	58.67	57	67.48	61.58	63	67.35	63.77	48
Capitalization															
Tier 1 leverage ratio	9.68	9.22	66	8.93	9.07	49	8.82	8.98	52	8.51	9.13	35	9.65	9.76	54
Holding company equity capital / Total assets	8.54	9.68	28	8.96	10.79	21	8.93	10.71	22	8.83	11.16	17	9.78	12.43	18
Total equity capital (including minority interest) / Total assets	8.54	9.81	26	8.96	10.91	19	8.93	10.82	20	8.83	11.29	14	9.78	12.57	16
Common equity tier 1 capital / Total risk-weighted assets	12.58	11.79	67	12.63	12.64	56	12.45	12.42	55	11.88	12.38	46	11.74	12.17	46
Net loans and leases / Equity capital (X)	7.68	6.64	69	6.90	5.47	80	6.83	5.53	78	7.64	5.58	84	6.89	5.21	83
Cash dividends / Net income	37.01	31.93	56	35.02	27.22	66	38.42	28.27	70	51.47	42.30	64	56.15	33.12	89
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	-2.06	6.04	23	5.48	9.51	34	4.99	10.50	29	19.75	16.68	62	8.01	9.26	60
Equity capital	-6.73	-3.83	46	5.53	7.52	51	6.14	7.46	58	8.10	6.99	63	12.78	10.49	73
Net loans and leases	3.80	14.48	11	-5.06	-0.66	34	-5.12	3.36	21	19.98	9.07	83	10.18	9.10	66
Noncore funding	-10.01	36.20	19	-11.29	-21.64	65	-23.67	-14.79	35	-2	-12.18	64	0.44	6.59	42
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	7.61	11.91	47	7.19	10.65	48	7.06	10.95	48	7.67	13.56	47	7.88	13.04	57
Equity investment in subsidiaries / Equity capital	100.46	104.01	39	102.81	103.15	52	101.87	103.22	50	104.19	102.81	62	104.19	103.22	57
Cash from ops + noncash items + op expense / Op expense + dividends	131.50	118.32	60	127.95	155.61	42	137.36	154.48	48	97.23	147.24	19	84.24	190.27	10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	290,051	291,124	384,437	392,426	399,714	-0.37	13.82
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	268,549	269,442	355,540	362,175	368,306	-0.33	13.96
Tax-exempt income on loans and leases.....	21,502	21,682	28,897	30,251	31,408	-0.83	12.22
Estimated tax benefit on income on loans and leases.....	5,530	5,539	7,372	7,749	8,073	-0.16	-44.49
Income on loans and leases (tax equivalent).....	295,581	296,663	391,809	400,175	407,787	-0.36	11.63
Investment interest income (tax equivalent).....	70,972	57,965	77,053	99,081	106,818	22.44	7.59
Interest on balances due from depository institutions.....	4,045	999	1,638	844	1,882	304.90	331.70
Interest income on other earning assets.....	1,035	991	1,325	1,439	1,722	4.44	67.75
Total interest income (tax equivalent).....	371,633	356,618	471,825	501,539	518,209	4.21	11.83
Interest on time deposits of \$250K or more	1,185	1,352	1,671	5,368	8,898	-12.35	-36.29
Interest on time deposits < \$250K.....	1,625	2,748	3,428	11,559	20,735	-40.87	-78.50
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	13,232	8,861	11,667	29,403	68,745	49.33	-20.30
Interest on other borrowings and trading liabilities.....	2,597	2,268	3,043	6,702	12,174	14.51	-34.70
Interest on subordinated debt and mandatory convertible securities	2,851	2,597	3,553	3,820	5,485	9.78	-5.16
Total interest expense.....	21,490	17,826	23,362	56,852	116,037	20.55	-34.89
Net interest income (tax equivalent).....	350,143	338,792	448,463	444,687	402,172	3.35	16.99
Non-interest income.....	99,055	107,882	142,848	149,944	127,532	-8.18	12.32
Adjusted operating income (tax equivalent)	449,198	446,674	591,311	594,631	529,704	0.57	15.92
Overhead expense.....	261,611	259,828	364,363	366,506	320,191	0.69	11.30
Provision for credit losses.....	-8,853	-9,712	-10,295	27,323	5,650		
Securities gains (losses)	99	477	652	364	128	-79.25	-95.66
Other tax equivalent adjustments	1	0	1	0	0		
Pretax net operating income (tax equivalent).....	196,540	197,035	237,896	201,166	203,991	-0.25	30.96
Applicable income taxes	38,138	39,068	45,070	34,971	36,272	-2.38	-1.55
Tax equivalent adjustments	7,644	7,863	10,434	11,153	11,717	-2.79	-56.11
Applicable income taxes (tax equivalent).....	45,782	46,931	55,504	46,124	47,989	-2.45	-18.47
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	150,758	150,104	182,392	155,042	156,002	0.44	60.51
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	150,758	150,104	182,392	155,042	156,002	0.44	60.51
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	150,758	150,104	182,392	155,042	156,002	0.44	60.51
Investment securities income (tax equivalent).....	70,972	57,965	77,053	99,081	106,818	22.44	7.59
US Treasury and agency securities (excluding mortgage-backed securities)	332	301	428	493	634	10.30	-57.60
Mortgage-backed securities	59,527	45,825	60,963	80,688	85,873	29.90	43.84
All other securities	11,113	11,839	15,662	17,900	20,311	-6.13	-53.31
Cash dividends declared.....	55,800	52,560	70,080	79,800	87,600	6.16	43.52
Common	55,800	52,560	70,080	79,800	87,600	6.16	43.52
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	3.08	3.12	44	2.99	2.90	56	2.94	2.85	57	3.41	3.27	61	4.07	4	58
Less: Interest expense.....	0.18	0.33	25	0.15	0.24	27	0.15	0.23	29	0.39	0.48	41	0.91	0.98	45
Equals: Net interest income (tax equivalent).....	2.90	2.79	54	2.84	2.65	63	2.80	2.60	64	3.02	2.77	68	3.16	3.01	52
Plus: Non-interest income.....	0.82	0.94	54	0.91	1.09	47	0.89	1.04	48	1.02	1.21	49	1	1.32	45
Equals: adjusted operating income (tax equivalent).....	3.72	3.77	54	3.75	3.80	51	3.69	3.70	53	4.04	4.04	55	4.16	4.41	38
Less: Overhead expense.....	2.17	2.18	54	2.18	2.21	50	2.27	2.17	60	2.49	2.57	58	2.52	2.69	43
Less: Provision for credit losses.....	-0.07	0.10	2	-0.08	-0.12	54	-0.06	-0.09	51	0.19	0.51	13	0.04	0.15	21
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities.....	0	0	78	0	0.01	67	0	0.01	64	0	0.02	43	0	0.01	54
Plus: other tax equivalent adjustments.....	0	0	84	0	0	49	0	0	82	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent).....	1.63	1.46	69	1.65	1.76	47	1.48	1.66	37	1.37	1.04	74	1.60	1.56	51
Less: Applicable income taxes (tax equivalent).....	0.38	0.34	68	0.39	0.41	49	0.35	0.38	41	0.31	0.23	74	0.38	0.36	54
Less: Minority interest.....	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income.....	1.25	1.10	73	1.26	1.34	47	1.14	1.26	37	1.05	0.81	72	1.23	1.19	50
Plus: Net extraordinary items.....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income.....	1.25	1.10	73	1.26	1.34	47	1.14	1.26	37	1.05	0.82	72	1.23	1.19	50
Memo: Net income (last four quarters).....	1.13	1.10	58	1.17	1.30	39	1.14	1.26	37	1.05	0.82	72	1.23	1.19	50
Net income-BHC and noncontrolling (minority) interest.....	1.25	1.11	73	1.26	1.35	46	1.14	1.27	35	1.05	0.83	72	1.23	1.20	50
Margin Analysis															
Average earning assets / Average assets.....	95.45	92.93	81	94.95	93.09	72	95.08	93.08	76	94.60	92.32	76	94.60	91.05	84
Average interest-bearing funds / Average assets.....	58.58	60.58	51	60.51	61.98	47	60.15	61.99	49	62.89	64.06	47	66.49	65.57	55
Interest income (tax equivalent) / Average earning assets.....	3.23	3.36	38	3.15	3.12	49	3.10	3.06	49	3.60	3.55	51	4.30	4.41	41
Interest expense / Average earning assets.....	0.19	0.35	25	0.16	0.26	25	0.15	0.25	29	0.41	0.52	38	0.96	1.08	41
Net interest income (tax equivalent) / Average earning assets.....	3.04	3.01	45	2.99	2.85	57	2.94	2.80	55	3.19	3.01	55	3.34	3.33	45
Yield or Cost															
Total loans and leases (tax equivalent).....	3.85	4.24	23	3.75	4.07	34	3.74	4.01	36	3.94	4.27	33	4.76	5.09	30
Interest-bearing bank balances.....	0.65	0.79	30	0.14	0.13	70	0.15	0.14	73	0.23	0.27	43	2.74	2.04	84
Federal funds sold and reverse repos.....	0.62	1.05	28	0	0.25	21	0	0.25	19	0.09	0.68	16	1.29	2.44	15
Trading assets.....	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets.....	3.16	3.33	31	3.08	3.09	47	3.03	3.04	47	3.52	3.51	48	4.21	4.36	39
Investment securities (tax equivalent).....	2.21	1.96	75	2.30	1.77	85	2.23	1.77	82	3.19	2.25	94	3.25	2.76	84
US Treasury and agency securities (excluding mortgage-backed securities).....	0.65	1.38	8	1.32	1.23	55	1.07	1.14	45	3.91	1.75	93	3.99	2.32	91
Mortgage-backed securities.....	2.08	1.87	74	2.01	1.55	87	1.95	1.57	84	3.14	2.05	98	3.19	2.61	92
All other securities.....	3.34	2.89	73	3.40	2.85	69	3.40	2.81	72	3.26	3.24	59	3.46	4.06	33
Interest-bearing deposits.....	0.20	0.35	34	0.13	0.22	29	0.12	0.21	29	0.37	0.53	32	0.92	1.10	36
Time deposits of \$250K or more.....	0.51	0.61	40	0.53	0.70	31	0.49	0.66	32	1.44	1.42	48	2.28	1.96	74
Time deposits < \$250K.....	0.36	0.58	30	0.53	0.67	38	0.51	0.62	42	1.34	1.36	49	1.92	1.82	51
Other domestic deposits.....	0.22	0.31	42	0.15	0.16	57	0.14	0.15	59	0.40	0.36	64	1.10	0.93	69
Foreign deposits.....	0	0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos.....	0.05	0.88	6	0.05	0.18	20	0.05	0.17	22	0.09	0.62	3	0.12	1.86	5
Other borrowed funds and trading liabilities.....	0.89	1.55	22	0.95	1.29	37	0.96	1.27	39	1.28	1.50	39	2.17	2.38	35
All interest-bearing funds.....	0.30	0.54	25	0.25	0.38	28	0.24	0.37	29	0.61	0.74	40	1.37	1.49	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	99,055	107,882	142,848	149,944	127,532
Fiduciary activities income	15,275	16,592	21,977	20,648	21,961
Service charges on deposit accounts - domestic	13,545	11,853	16,457	15,183	18,040
Trading revenue.....	3,265	4,350	4,580	8,663	7,107
Investment banking fees and commissions.....	14,614	14,018	18,777	15,221	15,096
Insurance activities revenue.....	7,067	8,412	14,922	16,749	16,020
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	8,706	3,853	5,440	-6,638	1,096
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	12,542	31,513	37,352	56,348	24,874
Other non-interest income.....	24,041	17,291	23,343	23,770	23,338
Total overhead expenses	261,611	259,828	364,363	366,506	320,191
Personnel expense.....	164,237	168,918	225,989	241,463	207,868
Net occupancy expense.....	35,745	30,788	41,769	41,939	39,767
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	422	594	777	914	914
Other operating expenses.....	61,207	59,528	95,828	82,190	71,642
Fee income on mutual funds and annuities.....	3,687	3,894	5,014	4,655	15,096
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,510	1,617	1,524	1,676	1,651
Average personnel expense per employee.....	108.77	104.46	148.29	144.07	125.90
Average assets per employee.....	10,650.93	9,823.65	10,519.51	8,783.03	7,710.21

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.72	2.43	70	3.61	2.14	72	3.51	2.17	71	3.10	2.02	71	11.84	2.72	94
Overhead expenses / Net Interest Income + non-interest income	59.25	58.02	54	59.21	58.85	46	62.73	59.28	64	62.81	62.28	58	61.81	61.29	56
Percent of Average Assets															
Total overhead expense	2.17	2.18	54	2.18	2.21	50	2.27	2.17	60	2.49	2.57	58	2.52	2.69	43
Personnel expense.....	1.36	1.20	72	1.42	1.23	72	1.41	1.21	74	1.64	1.30	81	1.63	1.41	74
Net occupancy expense.....	0.30	0.22	79	0.26	0.24	64	0.26	0.23	66	0.28	0.26	65	0.31	0.28	64
Other operating expenses.....	0.51	0.73	15	0.50	0.72	19	0.60	0.72	40	0.56	0.94	15	0.57	0.97	12
Overhead less non-interest income	1.35	1.22	57	1.28	1.08	62	1.38	1.10	74	1.47	1.25	72	1.51	1.32	61
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.24	57.55	51	58.17	58.34	43	61.62	58.83	58	61.64	61.82	54	60.45	60.64	54
Personnel expense.....	36.56	31.86	74	37.82	32.89	75	38.22	32.93	74	40.61	32.36	89	39.24	32.39	85
Net occupancy expense.....	7.96	5.98	84	6.89	6.26	60	7.06	6.23	64	7.05	6.58	59	7.51	6.52	69
Other operating expenses.....	13.72	19.14	11	13.46	18.68	10	16.34	19.18	33	13.98	22.28	7	13.70	21.20	6
Total non-interest income	22.05	24.10	51	24.15	28.20	43	24.16	27.67	44	25.22	28.83	46	24.08	29.23	48
Fiduciary activities income	3.40	2.13	72	3.71	2.27	71	3.72	2.20	71	3.47	2.09	72	4.15	1.97	78
Service charges on domestic deposit accounts	3.02	3.30	42	2.65	3.25	37	2.78	3.27	39	2.55	3.27	34	3.41	3.88	40
Trading revenue.....	0.73	0.57	73	0.97	0.68	78	0.77	0.62	72	1.46	1.28	74	1.34	1.18	73
Investment banking fees and commissions.....	3.25	2.15	75	3.14	2.46	73	3.18	2.58	72	2.56	2.46	67	2.85	3.54	67
Insurance activities revenue.....	1.57	0.36	87	1.88	0.38	88	2.52	0.36	94	2.82	0.41	92	3.02	0.47	92
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	1.94	1.23	78	0.86	0.56	76	0.92	0.60	75	-1.12	0.01	12	0.21	0.28	59
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.79	1.19	84	7.06	3.64	81	6.32	3.30	79	9.48	3.92	86	4.70	1.86	87
Other non-interest income.....	5.35	8.80	31	3.87	9.39	15	3.95	9.27	14	4	9.65	17	4.41	10.04	16
Overhead less non-interest income	36.19	32.79	54	34.02	29.67	56	37.46	30.52	70	36.42	31.93	60	36.37	31.06	56
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.40	21.50	28	19.83	21.49	30	18.95	21.18	21	17.38	18.63	34	17.78	20.56	25
Applicable income tax + TE / Pretax net operating income + TE	23.29	23.57	50	23.82	23.11	63	23.33	22.67	62	22.93	21.18	58	23.53	23.23	57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	7,372,192	7,071,852	7,106,270	6,911,176	6,141,243	4.25	33.50	
Commercial and industrial loans	1,792,687	1,625,276	1,655,951	2,352,729	1,271,845	10.30	55.67	
Loans to individuals	115,703	116,990	116,128	133,426	160,166	-1.10	-54.52	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	470,642	509,620	513,280	536,386	597,331	-7.65	-21.14	
Other loans and leases	791,622	845,867	828,607	837,341	808,584	-6.41	22.01	
Less: Unearned income	46	48	47	49	50	-4.17	-19.30	
Loans and leases, net of unearned income	10,542,800	10,169,557	10,220,189	10,771,009	8,979,119	3.67	28.98	
Less: Allowance for loan and lease losses	113,792	122,588	123,647	129,785	110,232	-7.18	3.19	
Net loans and leases	10,429,008	10,046,969	10,096,542	10,641,224	8,868,887	3.80	29.33	
Debt securities that reprice or mature in over 1 year	3,707,142	3,458,250	3,696,718	2,783,031	2,714,676	7.20	50.31	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	14,136,150	13,505,219	13,793,260	13,424,255	11,583,563	4.67	34.25	
Interest-bearing bank balances	485,881	1,499,529	1,565,579	769,159	82,193	-67.60	786.98	
Federal funds sold and reverse repos	1,619	2,007	1,935	2,504	88	-19.33	-43.01	
Debt securities that reprice or mature within 1 year	290,930	293,582	259,505	495,682	554,616	-0.90	-31.87	
Trading assets	34,407	88,566	76,882	139,589	80,585	-61.15	133.22	
Total earning assets	14,948,987	15,388,903	15,697,161	14,831,189	12,301,045	-2.86	35.54	
Non-interest-bearing cash and due from depository institutions	144,985	143,975	130,418	157,569	150,586	0.70	10.31	
Premises, fixed assets, and leases	126,917	123,372	124,646	122,201	124,284	2.87	-0.48	
Other real estate owned	327	762	207	1,785	1,141	-57.09	-84.55	
Investment in unconsolidated subsidiaries	1,856	1,856	1,856	1,856	1,856	0.00	0.00	
Intangible and other assets	686,061	584,822	602,548	655,770	589,990	17.31	42.37	
Total assets	15,909,133	16,243,690	16,556,836	15,770,370	13,168,902	-2.06	35.12	
Quarterly average assets	16,013,244	16,107,972	16,472,386	15,712,944	13,066,577	-0.59	35.71	
Average loans and leases (YTD)	10,245,103	10,559,158	10,464,139	10,158,813	8,560,414	-2.97	27.18	
Memoranda								
Loans held-for-sale	23,686	47,221	47,019	45,137	48,228	-49.84	-21.62	
Loans not held-for-sale	10,519,114	10,122,336	10,173,170	10,725,872	8,930,891	3.92	29.17	
Real estate loans secured by 1–4 family	1,726,726	1,527,325	1,575,707	1,448,719	1,181,533	13.06	75.19	
Commercial real estate loans	4,969,812	4,896,804	4,886,664	4,800,799	4,293,238	1.49	28.10	
Construction and land development	786,561	882,950	894,286	722,823	451,903	-10.92	10.76	
Multifamily	883,972	862,280	772,264	888,143	802,411	2.52	44.25	
Nonfarm nonresidential	3,299,279	3,151,574	3,220,114	3,189,833	3,038,924	4.69	29.05	
Real estate loans secured by farmland	675,654	647,723	643,899	661,658	666,472	4.31	2.82	
Total investment securities	3,998,072	3,751,832	3,956,223	3,278,713	3,269,292	6.56	38.18	
U.S. Treasury securities	60,037	60,173	60,188	310	454	-0.23	29918.50	
US agency securities (excluding mortgage-backed securities)	6,700	10,270	9,114	12,004	14,508	-34.76	-72.26	
Municipal securities	376,434	456,804	447,042	497,973	520,706	-17.59	-46.13	
Mortgage-backed securities	3,525,360	3,208,447	3,419,770	2,705,854	2,673,250	9.88	70.33	
Asset-backed securities	0	0	0	62,572	60,374		-100.00	
Other debt securities	29,541	16,138	20,109	0	0	83.05		
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	1,782,039	1,885,542	1,890,629	2,283,993	2,126,506	-5.49	-34.55	
U.S. Treasury securities	100	305	303	310	454	-67.21	-50.00	
US agency securities (excluding mortgage-backed securities)	6,700	10,270	9,114	12,004	14,508	-34.76	-72.26	
Municipal securities	376,434	456,804	447,042	497,973	520,706	-17.59	-46.13	
Mortgage-backed securities	1,369,264	1,402,025	1,414,061	1,711,134	1,530,464	-2.34	-27.90	
Asset-backed securities	0	0	0	62,572	60,374		-100.00	
Other debt securities	29,541	16,138	20,109	0	0	83.05		
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-364,972	17,729	4,455	48,637	27,907			
Available-for-sale securities appreciation (depreciation)	-265,519	40,182	28,453	88,575	42,246			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	2,214,866	2,356,055	2,406,201	2,149,798	1,326,113	-5.99	302.95	

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits	5,014,962	1,430,490	1,451,250	1,254,144	875,531	250.58	540.38	
NOW, ATS and transaction accounts	2,019,393	621,880	628,445	656,465	432,241	224.72	487.75	
Time deposits less brokered deposits < \$250K	-168,448	-268,842	-233,601	-470,845	-35,390			
MMDA and other savings accounts	5,739,804	11,081,331	11,451,227	10,681,236	8,331,851	-48.20	-20.78	
Other non-interest-bearing deposits	0	0	0	0	0	0		
Core deposits	12,605,711	12,864,859	13,297,321	12,121,000	9,604,233	-2.01	55.46	
Time deposits of \$250K or more	243,334	312,822	331,154	417,184	351,287	-22.21	-5.85	
Foreign deposits	0	0	0	0	0			
Federal funds purchased and repos	102,957	222,947	100,969	124,809	157,855	-53.82	-70.62	
Secured federal funds purchased	0	0	0	0	0			
Commercial paper	0	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	300,000	100,000	100,000	100,000	350,000	200.00	-10.46	
Other borrowings w/remaining maturity over 1 year	76,839	47,350	52,214	47,350	30,654	62.28	207.36	
Brokered deposits < \$250K	716,673	916,796	864,361	1,208,697	1,046,911	-21.83	-42.95	
Noncore funding	1,439,803	1,599,915	1,448,698	1,898,040	1,936,707	-10.01	-35.29	
Trading liabilities	177,474	43,414	43,522	34,458	48,343	308.79	1037.29	
Subordinated notes and debentures + trust preferred securities	165,182	166,575	166,231	168,637	163,418	-0.84	2.71	
Other liabilities	162,773	112,694	123,087	155,806	128,086	44.44	8.26	
Total liabilities	14,550,943	14,787,457	15,078,859	14,377,941	11,880,787	-1.60	36.49	
Equity Capital								
Perpetual preferred stock (including surplus)	0	0	0	0	0			
Common stock	2,847	2,847	2,847	2,847	2,847	0.00	0.00	
Common surplus	0	0	0	0	0			
Retained earnings	1,583,459	1,473,733	1,488,501	1,376,189	1,300,947	7.45	39.07	
Accumulated other comprehensive income	-228,116	-20,347	-13,371	13,393	-15,679			
Other equity capital components	0	0	0	0	0			
Total holding company equity capital	1,358,190	1,456,233	1,477,977	1,392,429	1,288,115	-6.73	21.99	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0			
Total equity capital, including minority interest	1,358,190	1,456,233	1,477,977	1,392,429	1,288,115	-6.73	21.99	
Total liabilities and capital	15,909,133	16,243,690	16,556,836	15,770,370	13,168,902	-2.06	35.12	
Memoranda								
Non-interest-bearing deposits	5,014,962	4,959,434	5,145,207	4,393,002	3,109,439	1.12	78.21	
Interest-bearing deposits	8,550,756	9,135,043	9,347,629	9,353,879	7,892,992	-6.40	25.57	
Total deposits	13,565,718	14,094,477	14,492,836	13,746,881	11,002,431	-3.75	40.96	
Long-term debt that reprices within 1 year	0	0	0	0	0			
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	1,477,977	1,392,429	1,392,429	1,288,115	1,142,126			
Accounting restatements	0	0	0	0	0			
Net income	150,758	150,104	182,392	155,042	156,002			
Net sale of new perpetual preferred stock	0	0	0	0	0			
Net sale of new common stock	0	0	0	0	0			
Sale of treasury stock	0	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0	0			
Changes incident to business combinations	0	0	0	0	0			
Less: Dividends declared	55,800	52,560	70,080	79,800	87,600			
Change in other comprehensive income	-214,745	-33,740	-26,764	29,072	77,587			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	0	0	0	0	0			
Holding company equity capital, ending balance	1,358,190	1,456,233	1,477,977	1,392,429	1,288,115			

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	46.34	39.88	62	43.54	36.06	69	42.92	36.25	66	43.82	36.22	63	46.63	37.78	63
Commercial and industrial loans	11.27	11.23	57	10.01	11.11	50	10	10.76	54	14.92	13.52	59	9.66	12.02	39
Loans to individuals	0.73	3.58	33	0.72	3.60	33	0.70	3.36	35	0.85	3.40	37	1.22	4.20	40
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	2.96	0.19	96	3.14	0.21	96	3.10	0.18	96	3.40	0.19	96	4.54	0.24	96
Other loans and leases.....	4.98	4.52	59	5.21	4.26	64	5	4.47	61	5.31	4.63	60	6.14	5.01	61
Net loans and leases.....	65.55	63.09	53	61.85	58.81	59	60.98	58.67	57	67.48	61.58	63	67.35	63.77	48
Debt securities over 1 year.....	23.30	18.76	69	21.29	18.32	66	22.33	19.46	64	17.65	15.55	62	20.61	14.60	81
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	88.86	83.05	76	83.14	78.17	65	83.31	79.22	61	85.12	78.16	73	87.96	79.65	80
Interest-bearing bank balances	3.05	3.61	54	9.23	9.37	56	9.46	8.50	57	4.88	7.51	34	0.62	3.06	18
Federal funds sold and reverse repos	0.01	0.52	63	0.01	0.53	64	0.01	0.54	64	0.02	0.82	65	0	1.57	52
Debt securities 1 year or less	1.83	1.71	67	1.81	1.51	66	1.57	1.56	64	3.14	1.68	82	4.21	1.91	83
Trading assets	0.22	0.59	63	0.55	0.58	72	0.46	0.49	74	0.89	1.01	72	0.61	1.19	73
Total earning assets.....	93.96	90.76	85	94.74	91.57	86	94.81	91.77	83	94.04	91.05	87	93.41	89.53	87
Non-interest cash and due from depository institutions.....	0.91	0.98	45	0.89	0.99	40	0.79	0.82	49	1	1.07	44	1.14	1.14	47
Other real estate owned.....	0	0.01	38	0	0.01	39	0	0.01	30	0.01	0.02	50	0.01	0.03	30
All other assets.....	5.12	8.19	15	4.38	7.39	12	4.40	7.35	15	4.96	7.82	17	5.45	9.27	11
Memoranda															
Short-term investments	4.89	6.75	51	11.05	12.31	53	11.03	11.47	54	8.04	11.17	41	4.84	7.63	52
U.S. Treasury securities.....	0.38	1.98	33	0.37	1.18	51	0.36	1.47	45	0	0.84	35	0	1.03	27
US agency securities (excluding mortgage-backed securities)	0.04	0.81	30	0.06	0.75	32	0.06	0.82	29	0.08	0.63	34	0.11	0.54	43
Municipal securities	2.37	1.69	68	2.81	1.70	74	2.70	1.73	73	3.16	1.69	76	3.95	1.34	84
Mortgage-backed securities	22.16	12.93	87	19.75	13.46	78	20.65	14.14	79	17.16	11.75	76	20.30	11.44	91
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0.40	0.32	72	0.46	0.28	75
Other debt securities	0.19	0.51	47	0.10	0.51	42	0.12	0.53	41	0	0.42	10	0	0.39	9
Loans held-for-sale.....	0.15	0.30	61	0.29	0.50	56	0.28	0.55	58	0.29	0.52	46	0.37	0.39	61
Loans held for investment	66.12	63.03	54	62.32	58.34	62	61.44	58.06	58	68.01	61.72	67	67.82	63.50	47
Real estate loans secured by 1–4 family	10.85	12.79	42	9.40	11.57	38	9.52	11.46	39	9.19	11.91	37	8.97	13.29	32
Revolving	1.05	1.52	45	0.99	1.44	46	0.93	1.42	45	1.09	1.66	45	1.61	2.07	48
Closed-end, secured by first liens	9.68	10.86	46	8.25	9.73	42	8.44	9.67	45	7.84	9.81	41	6.92	10.69	30
Closed-end, secured by junior liens	0.12	0.19	54	0.16	0.19	58	0.15	0.17	64	0.26	0.22	72	0.44	0.28	77
Commercial real estate loans	31.24	24.89	62	30.15	22.35	70	29.51	22.69	68	30.44	22.22	67	32.60	22.23	72
Construction and land development	4.94	3.92	64	5.44	3.40	78	5.40	3.34	77	4.58	3.40	66	3.43	3.44	55
Multifamily.....	5.56	3.87	75	5.31	3.32	81	4.66	3.57	76	5.63	3.12	83	6.09	3.01	85
Nonfarm nonresidential	20.74	15.73	66	19.40	14.65	66	19.45	14.57	65	20.23	14.72	69	23.08	14.69	75
Real estate loans secured by farmland.....	4.25	0.34	98	3.99	0.35	97	3.89	0.30	97	4.20	0.33	97	5.06	0.36	97

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	69.93	62.29	56	69.54	60.51	59	69.53	61.05	58	64.16	57.15	55	68.39	57.46	61
Real estate loans secured by 1–4 family.....	16.38	20.65	36	15.02	20	33	15.42	19.86	35	13.45	19.43	28	13.16	20.75	26
Revolving	1.59	2.39	42	1.58	2.47	40	1.51	2.43	41	1.59	2.64	41	2.36	3.15	44
Closed-end.....	14.79	18.01	39	13.44	17.35	36	13.91	17.24	37	11.86	16.59	31	10.79	17.39	26
Commercial real estate loans	47.14	38.12	61	48.15	37.13	65	47.81	37.86	64	44.57	34.63	63	47.81	33.52	74
Construction and land development.....	7.46	6.10	65	8.68	5.69	77	8.75	5.65	76	6.71	5.26	64	5.03	5.09	57
1–4 family.....	0.81	1.40	48	0.66	1.19	50	0.68	1.18	51	0.47	0.93	46	0.78	0.94	52
Other.....	6.66	4.62	69	8.02	4.46	82	8.07	4.40	82	6.24	4.19	71	4.25	4.02	59
Multifamily.....	8.38	5.86	75	8.48	5.41	80	7.56	5.78	72	8.25	4.96	78	8.94	4.69	84
Nonfarm nonresidential	31.29	24.30	66	30.99	24.45	65	31.51	24.56	65	29.61	22.93	65	33.84	22.15	76
Owner-occupied.....	13	8.11	76	12.76	8.31	78	13.26	8.29	78	11.88	7.68	75	13.28	7.72	83
Other.....	18.29	15.95	59	18.23	15.83	59	18.24	15.94	58	17.73	14.95	59	20.56	14.34	71
Real estate loans secured by farmland.....	6.41	0.55	98	6.37	0.61	97	6.30	0.54	97	6.14	0.54	97	7.42	0.55	97
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	17	18.37	51	15.98	19.45	44	16.20	18.86	48	21.84	22.17	53	14.16	19.53	34
Loans to individuals	1.10	6.24	34	1.15	6.58	33	1.14	6.24	33	1.24	6.13	34	1.78	7.13	38
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	4.46	0.31	96	5.01	0.38	94	5.02	0.34	96	4.98	0.32	95	6.65	0.37	96
Other loans and leases.....	7.51	8.16	58	8.32	8.42	61	8.11	8.75	59	7.77	9.09	58	9.01	9.85	61
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	444.34	411.16	54	454.18	383.43	61	451.71	391.81	59	472.57	381.27	68	449.50	391.26	53
Real estate loans secured by 1–4 family.....	104.07	133.66	36	98.09	124.74	37	100.16	126.06	39	99.06	125.03	39	86.48	138.18	30
Revolving	10.09	15.46	42	10.33	15.53	46	9.80	15.44	43	11.73	17.42	42	15.54	21.26	45
Closed-end.....	93.99	116.59	40	87.76	107.54	41	90.36	108.85	43	87.33	106.14	39	70.94	115.20	30
Commercial real estate loans	299.55	254.65	60	314.49	238.58	71	310.62	245.88	65	328.27	234.65	73	314.23	229.44	67
Construction and land development.....	47.41	39.81	61	56.71	36.07	75	56.84	35.95	77	49.42	35.62	67	33.08	34.95	51
1–4 family.....	5.12	9.02	49	4.34	7.44	52	4.44	7.42	53	3.50	6.34	47	5.13	6.61	54
Other.....	42.29	30.27	71	52.36	28.34	84	52.40	28.11	84	45.93	28.16	75	27.94	27.32	54
Multifamily.....	53.28	40.47	75	55.38	35.29	78	49.09	38.66	75	60.73	32.74	84	58.73	31.04	85
Nonfarm nonresidential	198.86	161.09	64	202.40	156.30	68	204.68	158.05	67	218.11	155.06	68	222.43	152.10	70
Owner-occupied.....	82.61	53.43	77	83.33	52.63	78	86.16	52.99	77	87.50	52.37	78	87.28	53.07	79
Other.....	116.25	105.96	53	119.07	100.99	58	118.52	102.54	57	130.62	100.54	62	135.15	97.41	66
Real estate loans secured by farmland.....	40.72	3.36	98	41.60	3.67	97	40.93	3.22	97	45.24	3.44	97	48.78	3.60	97
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	108.05	115.08	52	104.38	116.17	50	105.26	114.45	52	160.87	139.91	60	93.09	122.02	39
Loans to individuals	6.97	35.47	34	7.51	36.56	34	7.38	34.55	36	9.12	37.47	36	11.72	43.51	37
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	28.37	1.73	97	32.73	2.03	96	32.63	1.86	96	36.68	1.88	96	43.72	2.18	96
Other loans and leases.....	47.71	50.11	57	54.32	47.63	65	52.67	51.06	62	57.26	49.54	62	59.18	52.44	61
Supplemental															
Non-owner occupied CRE loans / Gross loans	34.14	30.74	56	35.39	29.25	62	34.55	30.07	58	32.69	27.32	60	34.54	26.45	66
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	216.93	205.31	53	231.17	187.63	62	224.47	195.33	58	240.79	183.76	64	226.99	178.57	64
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	299.55	262.15	57	314.50	244.92	66	310.63	252.85	63	328.28	240.85	72	314.26	236.10	62

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	4.89	6.75	51	11.05	12.31	53	11.03	11.47	54	8.04	11.17	41	4.84	7.63	52
Liquid assets	26.12	23.63	63	29.95	29.12	51	31.04	29.03	53	22.16	26.22	40	18.87	22.44	49
Investment securities	25.13	20.98	65	23.10	20.37	60	23.89	21.63	61	20.79	17.85	66	24.83	16.99	81
Net loans and leases	65.55	63.09	53	61.85	58.81	59	60.98	58.67	57	67.48	61.58	63	67.35	63.77	48
Net loans, leases and standby letters of credit	66	63.92	53	62.29	59.61	58	61.41	59.49	56	67.91	62.48	65	67.88	64.84	48
Core deposits	79.24	74.28	62	79.20	75.52	57	80.31	75.71	59	76.86	70.67	58	72.93	63.09	70
Noncore funding	9.05	12.30	47	9.85	10.15	60	8.75	10.30	58	12.04	14.13	57	14.71	19.36	44
Time deposits of \$250K or more	1.53	1.67	61	1.93	1.67	65	2	1.58	68	2.65	2.11	68	2.67	2.94	52
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.65	1.24	49	1.37	1.19	67	0.61	1.23	49	0.79	1.47	49	1.20	1.94	55
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.64	0.58	60	1.36	0.54	77	0.60	0.54	59	0.78	0.54	61	1.20	0.48	69
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.89	2.18	54	0.62	0.88	58	0.60	1	54	0.63	1.24	48	2.66	3.01	50
Earning assets that reprice within 1 year	32.57	35.71	39	34.92	38.80	40	32.23	37.37	36	34.84	39.38	37	34.02	39.29	30
Interest-bearing liabilities that reprice within 1 year	8.70	6.79	77	10.62	6.64	81	10.05	6.39	80	13.76	8.20	82	6.29	10.19	23
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	23.87	27.35	40	24.30	30.83	35	22.18	29.65	31	21.09	29.11	31	27.73	26.63	50
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.68	5.89	51	-1.45	-3.31	57	-2.74	-2.33	51	4.70	3.20	59	11.22	14.45	40
Net short-term noncore funding dependence	3.93	0.87	63	-2.08	-9.17	69	-3.47	-7.71	62	4.07	-4.76	79	10.31	3.38	70
Short-term investment / Short-term noncore funding	58.38	112.63	37	118.56	304.29	27	135.53	273.46	32	69.88	184.19	21	34.77	77.77	41
Liquid assets - short-term noncore funding / Nonliquid assets	24.01	24.05	56	29.44	36.72	43	33.20	36.68	50	13.70	28.18	31	6.11	16.97	34
Net loans and leases / Total deposits	76.88	79.04	44	71.28	73.05	47	69.67	72.79	45	77.41	79.43	42	80.61	90.31	26
Net loans and leases / Core deposits	82.73	86.19	45	78.10	78.83	52	75.93	78.25	51	87.79	88.34	57	92.34	103.93	32
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-23.62	-10.05	13	1.24	0.50	80	0.31	0.12	66	3.65	1.57	80	2.22	0.72	88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-17.18	-19.27	52	2.80	1.06	84	1.96	-0.25	90	6.65	4.31	77	3.36	1.36	86
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	55.43	26.09	85	49.74	13.65	89	52.21	14.28	90	30.34	11.38	81	34.96	12.67	83
Available-for-sale securities	44.57	71.92	14	50.26	84.59	10	47.79	83.77	9	69.66	87.23	18	65.04	85.40	16
U.S. Treasury securities	1.50	9.62	31	1.60	6.01	51	1.52	6.70	41	0.01	4.72	35	0.01	6.15	26
US agency securities (excluding mortgage-backed securities)	0.17	4.10	26	0.27	4.24	29	0.23	4.12	28	0.37	4.01	31	0.44	3.49	38
Municipal securities	9.42	8.02	63	12.18	8.38	71	11.30	8.22	69	15.19	9.83	72	15.93	7.75	77
Mortgage-backed securities	88.18	62.34	89	85.52	66.09	77	86.44	66.54	81	82.53	66.64	71	81.77	67.43	68
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	1.91	1.91	71	1.85	1.66	73
Other debt securities	0.74	3.02	43	0.43	3.01	39	0.51	3.08	39	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	7.28	9.28	58	7.83	8.18	57	6.56	7.78	58	15.12	10.55	77	16.96	11.86	74
Debt securities 1 to 5 years	3.69	20.14	11	4.90	17.39	24	4.74	18.25	19	2.43	17.03	17	1.04	17.94	7
Debt securities over 5 years	89.03	68.28	87	87.28	72.07	72	88.70	71.11	83	82.45	69.86	64	66.02	66.02	63
Pledged securities	55.40	31.26	85	62.80	33.37	84	60.82	32.26	85	65.57	35.67	85	40.56	30.57	62
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-56.64	-40.81	37	57.37	64.27	57	44.16	27.98	64	98.99	183.32	41	19.60	26.69	54
Investment securities	6.56	11.76	52	18.06	32.48	42	20.66	31.36	43	0.29	23.62	17	1.92	11.75	33
Core deposits	-2.01	4.57	28	8.41	16.96	15	9.70	16.94	25	26.20	26.88	53	8.80	11.23	54
Noncore funding	-10.01	36.20	19	-11.29	-21.64	65	-23.67	-14.79	35	-2	-12.18	64	0.44	6.59	42

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,121,824	3,029,960	2,671,007
Commit: Secured commercial real estate loans	814,598	663,137	760,413	639,506	699,957
Commit: Unsecured real estate loans	0	0	0	0	1,594
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting			0	0	0
Standby letters of credit	70,690	70,430	70,397	68,984	70,315
Commercial and similar letters of credit	0	0	0	230	1,818
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	60,680	18,755	58,755	21,853	21,853
Credit derivatives - notional amount (holding company as beneficiary)	49,504	51,122	50,721	52,293	32,521
Credit derivative contracts w/ purchased credit protection-investment grade	110,184	69,877	109,476	74,145	54,374
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	23,000	82,000	84,000	132,500	75,000
Written options contracts (interest rate)	19,111	75,205	52,292	112,623	38,242
Purchased options contracts (interest rate)	0	10,822	10,748	0	0
Interest rate swaps	3,679,165	3,881,356	3,875,269	3,771,538	2,462,142
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)							18.86	22.78	44	19.21	22.01	48	20.28	23.52	50
Standby letters of credit	0.44	0.66	45	0.43	0.66	46	0.43	0.65	46	0.44	0.71	44	0.53	0.84	46
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	45	0.01	0.02	64
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.38	0.27	70	0.12	0.24	62	0.35	0.24	73	0.14	0.35	63	0.17	0.42	65
Credit derivatives - notional amount (holding company as beneficiary)	0.31	0.17	78	0.31	0.18	76	0.31	0.18	76	0.33	0.30	74	0.25	0.52	73
Credit derivative contracts w/ purchased credit protection-investment grade	0.69	0.20	82	0.43	0.18	81	0.66	0.18	83	0.47	0.25	82	0.41	0.30	78
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	23.39	44.74	58	24.93	47.31	61	24.29	46.30	61	25.47	48.62	58	19.56	68.47	50
Interest rate contracts	23.39	32.78	61	24.93	35.15	64	24.29	32.46	64	25.47	34.36	61	19.56	47.31	52
Interest rate futures and forward contracts	0.14	3.53	54	0.50	4.39	57	0.51	3.25	58	0.84	6.21	53	0.57	10.67	53
Written options contracts (interest rate)	0.12	1.49	39	0.46	1.69	47	0.32	1.41	46	0.71	2.18	47	0.29	2.47	42
Purchased options contracts (interest rate)	0	1.57	23	0.07	1.29	47	0.06	1.31	49	0	1.46	22	0	2.65	22
Interest rate swaps	23.13	23.04	68	23.89	20.27	69	23.41	20.49	70	23.92	20.83	68	18.70	28.86	58
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							29.83	44.98	35	29.83	42.82	41	31.20	45.53	42

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	3,721,276	4,049,383	4,022,309	4,016,661	2,575,384
Interest rate contracts	3,721,276	4,049,383	4,022,309	4,016,661	2,575,384
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	23,000	82,000	84,000	132,500	75,000
Written options	19,111	75,205	52,292	112,623	38,242
Exchange-traded	0	0	0	0	0
Over-the-counter	19,111	75,205	52,292	112,623	38,242
Purchased options	0	10,822	10,748	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	10,822	10,748	0	0
Swaps	3,679,165	3,881,356	3,875,269	3,771,538	2,462,142
Held for trading	3,679,165	3,703,000	3,696,765	3,571,538	2,462,142
Interest rate contracts	3,679,165	3,703,000	3,696,765	3,571,538	2,462,142
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	42,111	346,383	325,544	445,123	113,242
Interest rate contracts	42,111	346,383	325,544	445,123	113,242
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,812,349	4,044,055	4,079,493	3,978,182	2,591,516
One year or less	1,371,193	1,786,671	1,808,044	1,713,213	938,953
Over 1 year to 5 years	453,785	366,347	374,414	376,298	202,128
Over 5 years	1,987,371	1,891,037	1,897,035	1,888,671	1,450,435
Gross negative fair value (absolute value)	177,874	43,419	43,561	35,761	48,477
Gross positive fair value	35,524	90,965	78,339	146,627	82,003
Held for trading	34,397	88,523	76,839	139,478	80,532
Non-traded	1,127	2,442	1,500	7,149	1,471
Current credit exposure on risk-based capital derivative contracts	34,522	78,870	65,115	133,793	46,178
Credit losses on derivative contracts	0	66	71	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.62	9.12	33	2.02	12.59	35	2.09	11.16	38	3.30	14.05	32	2.91	13.49	36
Written options	0.51	5.29	28	1.86	7.18	36	1.30	6.28	31	2.80	8.18	34	1.48	5.91	34
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.51	4.93	29	1.86	6.91	38	1.30	5.96	33	2.80	7.73	37	1.48	5.10	36
Purchased options	0	4.14	20	0.27	3.41	45	0.27	3.27	46	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0.27	3.01	48	0.27	2.87	48	0	2.86	21	0	3.35	18
Swaps	98.87	77.96	81	95.85	71.71	77	96.34	74.26	76	93.90	68.76	77	95.60	69.75	74
Held for trading	98.87	38.03	90	91.45	40.70	77	91.91	40.42	77	88.92	43.53	74	95.60	44.16	79
Interest rate contracts	98.87	31.70	95	91.45	34.66	88	91.91	34.15	89	88.92	36.62	88	95.60	37.24	92
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	1.13	61.97	9	8.55	59.30	22	8.09	59.58	22	11.08	56.47	25	4.40	55.84	20
Interest rate contracts	1.13	57.96	10	8.55	56.22	22	8.09	56.71	22	11.08	53.82	25	4.40	52.22	20
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	102.45	93.16	80	99.87	91.91	70	101.42	92.53	82	99.04	91.48	68	100.63	93.86	80
One year or less	36.85	37.29	58	44.12	27.90	72	44.95	27.56	74	42.65	32.05	71	36.46	32.17	61
Over 1 year to 5 years	12.19	22.61	30	9.05	29.78	22	9.31	27.01	21	9.37	27.06	22	7.85	30.45	22
Over 5 years	53.41	26.09	77	46.70	29.19	70	47.16	29.89	68	47.02	29.56	71	56.32	28.09	81
Gross negative fair value (absolute value)	4.78	2.48	90	1.07	1.18	52	1.08	0.98	58	0.89	1.55	40	1.88	0.83	87
Gross positive fair value	0.95	2.55	19	2.25	1.59	80	1.95	1.34	78	3.65	2.23	82	3.18	1.19	95
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.12	0.10	73	0.03	0.05	65	0.03	0.04	67	0.03	0.07	46	0.04	0.06	73
Gross positive fair value (X)	0.02	0.10	37	0.06	0.06	68	0.05	0.05	73	0.11	0.09	71	0.07	0.07	76
Held for trading (X)	0.02	0.06	62	0.06	0.05	75	0.05	0.04	78	0.10	0.07	75	0.06	0.06	79
Non-traded (X)	0	0.02	23	0	0.01	27	0	0.01	25	0.01	0.02	46	0	0.01	38
Current credit exposure (X)	0.02	0.06	46	0.05	0.05	72	0.04	0.04	74	0.10	0.06	74	0.04	0.05	63
Credit losses on derivative contracts	0	0	50	0	0	92	0	0	93	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.29	0.70	50	0.72	0.59	71	0.58	0.46	72	1.25	0.85	74	0.45	0.73	65

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	123,647	129,785	129,785	110,232	108,756
Gross losses	2,835	2,055	3,235	12,292	6,948
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,833	4,570	7,392	4,522	2,774
Net losses	1,002	-2,515	-4,157	7,770	4,174
Provision for loan and lease losses	-8,853	-9,712	-10,295	27,323	5,650
Adjustments	0	0	0	0	0
Ending balance	113,792	122,588	123,647	129,785	110,232
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.07	0.09	2	-0.08	-0.12	53	-0.06	-0.09	52	0.19	0.51	13	0.04	0.15
Provision for loan and lease losses / Average loans and leases	-0.12	0.16	3	-0.12	-0.21	58	-0.10	-0.16	54	0.27	0.82	8	0.07	0.24
Provision for loan and lease losses / Net loan and lease losses	-883.53	151.30	9	386.16	-65.12	87	247.65	-105.48	85	351.65	487.86	53	135.36	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.08	1.17	44	1.21	1.32	44	1.22	1.23	52	1.21	1.58	31	1.23	0.83
Allowance for loan and lease losses / Total loans and leases	1.08	1.15	45	1.21	1.30	45	1.21	1.20	52	1.20	1.55	31	1.23	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	85.17	38.64	87		17.40			21.39		16.70	11.58	78	26.41	8.03
Allowance for loan and lease losses / Nonaccrual assets	240.01	428.13	32	455.31	330.05	80	392.24	364.13	69	251.88	299.17	53	206.28	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	225.93	320.87	43	448.09	271.93	81	336.56	287.08	70	251.77	244.34	61	182.26	151.73
Gross loan and lease losses / Average loans and leases	0.04	0.16	23	0.03	0.20	8	0.03	0.19	9	0.12	0.34	24	0.08	0.28
Recoveries / Average loans and leases	0.02	0.07	21	0.06	0.08	44	0.07	0.08	53	0.04	0.07	34	0.03	0.08
Net losses / Average loans and leases	0.01	0.09	30	-0.03	0.12	6	-0.04	0.11	2	0.08	0.27	26	0.05	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	40
Recoveries / Prior year-end losses	56.66	34.26	84	37.18	25.09	78	60.14	34.67	83	65.08	33.98	88	36.02	36.22
Earnings coverage of net loan and lease losses (X)	179.68	36.38	86	-71.36	26.30	9	-52.24	39.72	8	27.97	22.91	71	47.42	24.40
Net Loan and Lease Losses By Type														
Real estate loans	0.01	-0.01	84	-0.02	0.02	21	-0.02	0.02	19	0.06	0.04	67	0.04	0.01
Real estate loans secured by 1–4 family	-0.01	-0.02	45	-0.10	-0.01	5	-0.07	-0.02	11	-0.02	0.01	18	-0.03	0.01
Revolving	-0.05	-0.06	36	-0.19	-0.07	17	-0.15	-0.07	19	-0.02	0.01	31	-0.02	0.02
Closed-end	-0.01	-0.01	45	-0.09	-0.01	5	-0.06	-0.01	9	-0.02	0	16	-0.03	0
Commercial real estate loans	0.03	0	84	0.01	0.04	55	0.01	0.04	52	0.08	0.07	64	0.07	0.01
Construction and land development	0	-0.02	73	-0.01	0.01	30	-0.01	0	33	0	0	69	0	-0.01
1–4 family	0	0	59	0	0	57	0	0	57	0	0	33	0	0
Other	0	-0.01	71	-0.01	0.01	27	-0.01	0	28	0	0	72	0.01	-0.01
Multifamily	0.17	0	96	0	0.01	26	0	0.01	25	0	0	58	0	0
Nonfarm nonresidential	0	0	36	0.03	0.05	57	0.01	0.05	51	0.12	0.11	66	0.10	0.02
Owner-occupied	0	0	32	-0.01	0.01	13	-0.01	0.01	11	0.01	0.02	48	0	0.01
Other	0	0.01	34	0.03	0.04	65	0.02	0.04	59	0.11	0.08	74	0.10	0.01
Real estate loans secured by farmland	-0.02	0	13	-0.14	-0.01	6	-0.11	0	7	0.07	0.02	85	0	0.01
Commercial and industrial loans	0.01	0.11	38	-0.05	0.19	9	-0.06	0.17	8	0.19	0.47	34	0.03	0.37
Loans to individuals	0.25	0.76	25	0.03	0.72	6	0.11	0.71	12	0.16	1.13	10	0.39	1.17
Credit card loans		1.94			2.27			1.84			2.92			3.11
Agricultural loans	-0.05	0.02	12	-0.17	0.02	6	-0.38	0.02	6	-0.18	0.19	3	0.05	0.08
Loans to foreign governments and institutions		0.05			0			0			0			0
Other loans and leases	0.01	0.13	48	0.01	0.09	50	0.01	0.10	48	0.01	0.15	44	0.03	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		15,253		5,364		18,000		19,084		26,701					
90+ days past due loans and leases		2,955		434		5,215		23		7,043					
Nonaccrual loans and leases		47,411		26,924		31,523		51,527		53,439					
Total past due and nonaccrual loans and leases		65,619		32,722		54,738		70,634		87,183					
Restructured 30–89 days past due		145		61		254		273		237					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		10,514		8,489		11,399		13,465		31,473					
Total restructured loans and leases		10,659		8,550		11,653		13,738		31,710					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		8,145		10,990		10,100		11,949		26,236					
Other real estate owned		327		762		207		1,785		1,141					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.14	0.33	33	0.05	0.29	8	0.18	0.32	35	0.18	0.39	23	0.30	0.43	41
90+ days past due loans and leases	0.03	0.10	48	0	0.09	31	0.05	0.10	59	0	0.12	20	0.08	0.15	55
Nonaccrual loans and leases	0.45	0.37	68	0.26	0.54	21	0.31	0.46	32	0.48	0.66	40	0.60	0.51	65
90+ days past due and nonaccrual loans and leases	0.48	0.52	56	0.27	0.68	17	0.36	0.62	32	0.48	0.85	31	0.67	0.71	53
30–89 days past due restructured	0	0.01	48	0	0.01	42	0	0.01	54	0	0.01	50	0	0.01	41
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.10	0.09	62	0.08	0.12	48	0.11	0.10	59	0.13	0.13	56	0.35	0.14	91
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.14	0.33	33	0.05	0.29	8	0.18	0.32	35	0.18	0.40	23	0.30	0.43	41
90+ days past due assets	0.03	0.10	47	0	0.09	29	0.05	0.10	58	0	0.12	18	0.08	0.15	53
Nonaccrual assets	0.45	0.37	67	0.26	0.55	21	0.31	0.47	32	0.48	0.67	39	0.60	0.53	64
30+ days past due and nonaccrual assets	0.62	0.89	45	0.32	1	8	0.54	0.97	29	0.66	1.29	22	0.97	1.19	53
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.32	0.33	59	0.17	0.40	18	0.22	0.36	30	0.33	0.52	32	0.46	0.44	60
90+ days past due and nonaccrual assets + other real estate owned	0.32	0.35	57	0.17	0.42	15	0.22	0.37	29	0.34	0.55	31	0.47	0.48	53
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.35	0.38	60	0.24	0.48	21	0.25	0.41	32	0.42	0.60	31	0.62	0.53	61
Allowance for loan and lease losses	49.24	55.46	51	31.60	67.85	20	34.04	62.64	25	50.49	66.66	38	73.53	115.41	29
Equity capital + allowance for loan and lease losses	3.81	3.63	59	2.45	4.12	25	2.63	3.60	40	4.31	4.97	43	5.80	4.28	73
Tier 1 capital + allowance for loan and lease losses	3.38	3.90	54	2.49	4.89	20	2.68	4.30	32	4.48	6.05	34	5.93	5.65	59
Loans and leases + other real estate owned	0.53	0.61	55	0.38	0.82	17	0.41	0.71	29	0.61	0.97	28	0.90	0.85	56

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.14	0.23	43	0.03	0.25	12	0.18	0.26	42	0.17	0.39	28	0.25	0.38	40
	90+ days past due	0.02	0.11	54	0.01	0.12	39	0	0.12	39	0	0.16	14	0.11	0.16	69
	Nonaccrual.....	0.37	0.41	56	0.32	0.60	29	0.38	0.52	41	0.51	0.76	35	0.71	0.46	76
Commercial and industrial	30–89 days past due.....	0.19	0.29	46	0.12	0.24	41	0.23	0.24	58	0.26	0.23	67	0.33	0.31	65
	90+ days past due	0.02	0.06	56	0	0.02	37	0.30	0.04	93	0	0.03	37	0.01	0.05	37
	Nonaccrual.....	1.04	0.47	87	0.17	0.65	15	0.20	0.57	22	0.18	0.75	16	0.27	0.83	21
Individuals	30–89 days past due.....	0.20	0.83	18	0.22	0.60	30	0.28	0.63	29	0.32	0.83	24	0.46	0.83	31
	90+ days past due	0	0.10	20	0.04	0.08	52	0.01	0.09	50	0	0.14	19	0.01	0.17	38
	Nonaccrual.....	0.23	0.17	70	0.27	0.17	71	0.27	0.17	75	0.40	0.28	74	0.30	0.17	70
Depository institution loans	30–89 days past due.....		0			0.03			0.01			0				0
	90+ days past due		0			0			0			0				0
	Nonaccrual.....		0			0			0			0				0
Agricultural	30–89 days past due.....	0.32	0.09	81	0.26	0.11	77	0.26	0.07	86	0.10	0.17	67	1.04	0.24	89
	90+ days past due	0.23	0	97	0	0	45	0.01	0	90	0	0	44	0	0	42
	Nonaccrual.....	0.08	0.27	57	0.10	0.51	58	0.11	0.70	60	1.10	0.49	81	1.01	0.67	75
Foreign governments	30–89 days past due.....		0			0			0.50			0				0.07
	90+ days past due		0			0			0			0				0
	Nonaccrual.....		0.14			0.17			0.15			0.09				0.03
Other loans and leases	30–89 days past due.....	0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....	0.08	0.06	75	0.08	0.13	63	0.08	0.09	69	0.66	0.15	89	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.19	0.39	33	0.08	0.36	16	0.38	0.46	50	0.44	0.65	42	0.46	0.67	39
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.93	0.58	78	0.66	0.76	51	0.73	0.71	62	0.83	0.89	58	0.77	0.73	61
Revolving	30–89 days past due	0.17	0.31	32	0.19	0.33	32	0.09	0.28	28	0.33	0.48	41	0.15	0.45	20
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	1.08	0.86	74	1.21	1.05	73	1.30	1.18	75	0.04	1.13	13	0.01	1	11
Closed-end	30–89 days past due	0.19	0.41	33	0.07	0.36	18	0.41	0.49	54	0.45	0.65	40	0.52	0.70	46
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0	0.35	16
Junior lien	30–89 days past due	0.92	0.57	77	0.59	0.71	46	0.66	0.67	57	0.94	0.87	61	0.94	0.70	73
	Nonaccrual	0.01	0.01	60	0	0.01	47	0.01	0.01	74	0.07	0.02	93	0.03	0.02	73
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.04	0.02	79	0.07	0.04	76	0.05	0.03	71	0.17	0.04	94	0.30	0.04	96
Commercial real estate	30–89 days past due	0.13	0.13	65	0.01	0.16	12	0.09	0.15	51	0.10	0.26	40	0.17	0.18	56
	90+ days past due	0.01	0.01	70	0.01	0.01	61	0	0.01	28	0	0.02	23	0.16	0.03	91
	Nonaccrual	0.20	0.29	48	0.18	0.48	26	0.24	0.38	48	0.20	0.62	21	0.23	0.23	60
Construction and development	30–89 days past due	0.08	0.19	57	0	0.15	37	0.03	0.17	48	0.09	0.28	46	0.25	0.28	63
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.14	40	0.06	0.31	47	0.02	0.20	38	0.01	0.41	27	0.05	0.20	41
1–4 family	30–89 days past due	0.08	0.02	87	0	0.03	31	0.02	0.02	72	0.09	0.03	81	0.17	0.06	84
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
Other	Nonaccrual	0	0.01	32	0.05	0.02	83	0.01	0.01	71	0	0.03	27	0	0.02	30
	30–89 days past due	0	0.13	19	0	0.10	43	0.01	0.13	54	0	0.22	13	0.07	0.20	54
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.01	0.12	46	0.01	0.25	34	0	0.16	39	0.01	0.35	30	0.05	0.17	47
Multifamily	30–89 days past due	0.01	0.04	61	0	0.09	26	0.37	0.07	89	0	0.09	22	0.11	0.08	74
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.30	0.06	87	0.05	0.13	60	0.05	0.17	61	0.06	0.11	55	0.05	0.05	65
Nonfarm non-residential	30–89 days past due	0.17	0.10	75	0.01	0.12	22	0.03	0.13	35	0.14	0.23	52	0.18	0.14	65
	90+ days past due	0.02	0.01	77	0.01	0.01	68	0	0.01	31	0	0.02	26	0.23	0.03	93
	Nonaccrual	0.22	0.36	43	0.25	0.58	30	0.35	0.45	53	0.28	0.80	24	0.31	0.28	61
Owner Occupied	30–89 days past due	0.02	0.04	37	0	0.04	24	0.02	0.04	43	0.01	0.07	21	0.10	0.07	68
	90+ days past due	0.02	0	83	0.01	0	84	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.10	0.12	51	0.12	0.20	43	0.21	0.17	65	0.14	0.27	31	0.11	0.16	46
Other	30–89 days past due	0.15	0.05	85	0.01	0.07	39	0.01	0.08	45	0.13	0.14	64	0.08	0.07	66
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0.23	0.01	95
	Nonaccrual	0.12	0.21	47	0.13	0.31	39	0.14	0.23	48	0.15	0.44	33	0.19	0.10	76
Farmland	30–89 days past due	0.08	0.09	70	0.01	0.13	61	0.37	0.10	86	0.09	0.11	68	0.41	0.23	77
	90+ days past due	0.15	0	95	0	0.01	44	0.03	0	90	0	0	45	0	0.01	42
	Nonaccrual	0.21	0.51	60	0.58	1.06	60	0.52	0.69	64	2.05	1.13	76	3.68	0.84	91
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	285	285	285	285	285										
Retained earnings	1,583,459	1,473,733	1,488,501	1,376,189	1,300,947										
Accumulated other comprehensive income (AOCI)	-228,116	-20,347	-13,371	13,393	-15,679										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,355,628	1,453,671	1,475,415	1,389,867	1,285,553										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	98,416	99,534	99,223	103,785	105,212										
Accumulated other comprehensive income-related adjustments	-228,116	-20,347	-13,371	13,393	-15,679										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,485,328	1,374,484	1,389,563	1,272,689	1,196,020										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,485,328	1,374,484	1,389,563	1,272,689	1,196,020										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	60,000	60,000	60,000	60,000	60,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	60,000	60,000	60,000	60,000	60,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	60,000	60,000	60,000	60,000	60,000										
Tier 1 Capital	1,545,328	1,434,484	1,449,563	1,332,689	1,256,020										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	43,893	65,394	44,313	66,631	83,812										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	121,905	130,265	131,907	134,010	117,755										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	165,798	195,659	176,220	200,641	201,567										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	165,798	195,659	176,220	200,641	201,567										
Exited advanced approach tier 2 capital															
Total capital	1,711,126	1,630,143	1,625,783	1,533,330	1,457,587										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	16,013,244	16,107,972	16,472,386	15,712,944	13,066,577										
Less: Deductions from common equity tier 1 capital	98,416	99,534	99,223	103,785	105,212										
Less: Other deductions	-53,529	-54,159	-59,242	-53,784	-50,713										
Total assets for leverage ratio	15,968,357	16,062,597	16,432,405	15,662,943	13,012,078										
Total risk-weighted assets	11,804,254	10,878,639	11,165,461	10,717,022	10,185,019										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.58	11.77	67	12.63	12.59	56	12.45	12.37	56	11.88	12.35	47	11.74	12.11	47
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.09	12.48	66	13.19	13.31	60	12.98	13.11	58	12.44	13.08	45	12.33	12.78	50
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.50	14.27	60	14.98	15.21	56	14.56	14.91	52	14.31	15.23	40	14.31	14.36	61
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.68	9.22	66	8.93	9.07	49	8.82	8.98	52	8.51	9.13	35	9.65	9.76	54
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			7,067			8,412			14,922			16,749			16,020	-15.99	-21.76
Other insurance activities income			7,067			8,412			14,922			16,749			16,020	-15.99	-21.76
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			168,631			168,213			169,657			163,915			162,146	0.25	9.15
Analysis Ratios																	
09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53				
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26				
Insurance activities revenue / Adjusted operating income	1.57	0.36	87	1.88	0.38	88	2.52	0.36	94	2.82	0.41	92	3.02	0.47	92		
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37		
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91				
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09				
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39		
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86				
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.16	12.02	41	10.80	11.72	42	10.78	12	40	11.21	11.03	48	11.87	11.51	50		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.84	0.63	0.66	0.87	1.25
Cost: Interest-bearing deposits.....	0.52	0.12	0.14	0.42	1.19
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.26	0.18	0.20	5.18	27.03
Commercial and industrial loans	0.13	0.86	0.79	0.64	0.29
Foreign governments and institutions	0.05	0	0	0	0
Growth Rates					
Net loans and leases.....	20.31	-0.16	6.83	-2.40	22.48
Total selected assets.....	21.10	3.36	9.48	2.04	12.40
Deposits	-2.72	10.74	0.73	3.46	10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		81,015	75,011	100,015	88,066	81,119	8.00	1.21
Dividends		81,000	75,000	100,000	88,000	80,900	8.00	1.25
Interest		15	11	15	66	219	36.36	-70.00
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		2,033	3,025	10,517	6,680	1,347	-32.79	-14.22
Dividends		2,033	3,025	10,517	6,549	1,077	-32.79	-5.49
Interest		0	0	0	131	270		-100.00
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Total income from subsidiaries		83,048	78,036	110,532	94,746	82,466	6.42	0.76
Securities gains (losses)		0	0	0	0	0	0	
Other operating income		0	0	0	4	13		-100.00
Total operating income		83,048	78,036	110,532	94,750	82,479	6.42	0.74
Operating Expenses								
Personnel expenses		0	12	12	3,679	3,295	-100.00	-100.00
Interest expense		2,851	2,597	3,553	3,820	5,485	9.78	-5.16
Other expenses		5,210	9,770	11,430	18,687	7,707	-46.67	39.42
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		8,061	12,379	14,995	26,186	16,487	-34.88	-13.45
Income (loss) before taxes		74,987	65,657	95,537	68,564	65,992	14.21	2.55
Applicable income taxes (credit)		-2,260	-3,402	-4,173	-6,974	-4,568		
Extraordinary items								
Income before undistributed income of subsidiaries		77,247	69,059	99,710	75,538	70,560	11.86	0.56
Equity in undistributed income of subsidiaries		73,511	81,045	82,682	79,504	85,442	-9.30	329.61
Bank subsidiaries		75,018	80,481	86,010	81,818	83,579	-6.79	324.05
Nonbank subsidiaries		-1,507	564	-3,328	-2,314	1,863		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		150,758	150,104	182,392	155,042	156,002	0.44	60.51
Memoranda								
Bank net income		156,018	155,481	186,010	169,818	164,479	0.35	59.71
Nonbank net income		526	3,589	7,189	4,235	2,940	-85.34	-66.52
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,322,696	85.57	1,451,404	88.06	1,462,423	87.63	1,405,584	1,294,152	-8.87	20.93
Common and preferred stock		1,316,139	85.14	1,444,847	87.66	1,455,866	87.24	1,399,027	1,287,595	-8.91	21.23
Excess cost over fair value		6,557	0.42	6,557	0.40	6,557	0.39	6,557	6,557	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		-100.00
Investment in nonbank subsidiaries		41,752	2.70	45,742	2.78	43,259	2.59	47,574	54,570	-8.72	-26.62
Common and preferred stock		41,752	2.70	45,742	2.78	43,259	2.59	45,179	47,899	-8.72	-15.85
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	6,671		-100.00
Other receivables		0	0	0	0	0	0	2,395	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		158,678	10.27	124,928	7.58	138,563	8.30	112,456	103,769	27.02	24.73
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		22,656	1.47	26,123	1.58	24,617	1.48	32,367	25,448	-13.27	-0.98
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		1,545,782	100.00	1,648,197	100.00	1,668,862	100.00	1,597,981	1,477,939	-6.21	18.83
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		103,326	6.68	104,719	6.35	104,375	6.25	106,781	101,562	-1.33	4.41
Other liabilities		22,169	1.43	25,300	1.54	24,560	1.47	28,744	25,481	-12.38	-5.51
Balance due to subsidiaries and related institutions		62,097	4.02	61,945	3.76	61,950	3.71	70,027	62,781	0.25	-4.49
Total liabilities		187,592	12.14	191,964	11.65	190,885	11.44	205,552	189,824	-2.28	0.08
Equity Capital		1,358,190	87.86	1,456,233	88.35	1,477,977	88.56	1,392,429	1,288,115	-6.73	21.99
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		2,847	0.18	2,847	0.17	2,847	0.17	2,847	2,847	0.00	0.00
Common surplus		0	0	0	0	0	0	0	0		
Retained earnings		1,583,459	102.44	1,473,733	89.41	1,488,501	89.19	1,376,189	1,300,947	7.45	39.07
Accumulated other comprehensive income		-228,116	-14.76	-20,347	-1.23	-13,371	-0.80	13,393	-15,679		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		1,545,782	100.00	1,648,197	100.00	1,668,862	100.00	1,597,981	1,477,939	-6.21	18.83
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		61,856	4	61,856	3.75	61,856	3.71	61,856	61,856	0.00	-3.43
Notes payable to subsidiaries that issued TPS		60,000	3.88	60,000	3.64	60,000	3.60	60,000	60,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		3,326	0.22	4,719	0.29	4,375	0.26	6,781	1,562	-29.52	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	14.02	11.02	78	14.01	12.52	65	12.69	11.94	63	11.44	7.29	86	12.98	9.68	85
Profitability															
Net income / Average equity capital	14.97	11.60	81	14.55	12.35	71	12.99	11.80	63	12.53	7.45	87	13.49	10.51	82
Bank net income / Average equity investment in banks	1.66	9.71	29	10.58	13.18	52	16.04	13.12	64	9.19	9.75	60	6.20	7.89	58
Nonbank net income / Average equity investment in nonbanks		8.41			11.04			10.11			7.01			8.55	
Subsidiary HCs net income / Average equity investment in sub HCs	103.49	98.76	56	103.58	96.45	67	101.98	96.79	54	109.53	88.16	78	105.43	82.22	69
Bank net income / Parent net income	0.35	2.50	48	2.39	3.22	68	3.94	3.40	73	2.73	3.59	64	1.88	5.93	65
Nonbank net income / Parent net income		85.68			66.57			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	13.81	18.39	49	13.18	16.51	52	12.92	16.81	51	14.76	20.06	54	14.74	20.43	61
Total debt / Equity capital	7.61	12.61	46	7.19	11.37	47	7.06	11.71	48	7.67	14.41	46	7.88	14.31	54
Total debt + notes payable to subs that issued TPS / Equity capital	12.03	14.76	47	11.31	13.41	51	11.12	13.63	50	11.98	16.67	50	12.54	16.36	59
Total debt + Loans guaranteed for affiliate / Equity capital	7.61	12.68	46	7.19	11.46	46	7.06	11.77	47	7.67	14.68	45	7.88	14.56	53
Total debt / Equity capital – excess over fair value	7.64	12.75	46	7.22	11.47	47	7.09	11.81	48	7.70	14.52	46	7.92	14.51	54
Long-term debt / Equity capital	7.61	11.91	47	7.19	10.65	48	7.06	10.95	48	7.67	13.56	47	7.88	13.04	57
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0.24	0.09	90	0.32	0.10	87	0.30	0.06	90	0.49	0.06	89	0.12	0.05	88
Excess cost over fair value / Equity capital	0.48	0.09	87	0.45	0.08	89	0.44	0.05	90	0.47	0.08	89	0.51	0.12	88
Long-term debt / Consolidated long-term debt	42.69	39.59	48	48.95	40.69	51	47.78	39.86	50	49.44	34.67	62	52.33	28.44	74
Double Leverage															
Equity investment in subs / Equity capital	100.46	104.01	39	102.81	103.15	52	101.87	103.22	50	104.19	102.81	62	104.19	103.22	57
Total investment in subs / Equity capital	100.46	109.29	31	102.81	108.29	43	101.87	108.40	38	104.36	110.16	48	104.71	111.07	45
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.03	0.39	37	0.20	0.27	51	0.15	0.29	48	0.38	0.47	52	0.35	0.36	54
Equity investment in subs – equity cap / Net income-div (X)	0.05	1.15	5	0.31	0.85	28	0.25	1.05	15	0.78	1.82	30	0.79	1.22	42
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	133.58	130.36	56	125.41	152.56	45	134.83	152.85	50	95.98	136.59	25	83.66	177.68	13
Cash from ops + noncash items + op expense / Op expense + dividend	131.50	118.32	60	127.95	155.61	42	137.36	154.48	48	97.23	147.24	19	84.24	190.27	10
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	131.50	105.80	74	119.21	94.59	71	130.69	98.54	77	108.20	134.08	46	87.48	116.34	18
Pretax operating income + interest expense / Interest expense	2,730.20	1,565.66	80	2,628.19	1,645.53	78	2,788.91	1,835.33	77	1,894.87	2,016.32	73	1,303.14	1,968.54	51
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,923.17	1,454.22	72	2,013.64	1,896.20	72	2,149.27	1,770.77	71	1,375.61	1,539.23	64	923.15	1,632.83	40
Dividends + interest from subsidiaries / Interest expense + dividends	141.60	150.57	54	141.48	174.48	50	150.11	174.12	53	113.31	150.43	37	88.59	210.80	12
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	45.33	26.99	82	31.81	40.79	68	41.69	47.61	74	22.86	35.64	59	99.87	57.11	85
Other Ratios															
Net assets that reprice within 1 year / Total assets	10.10	3.60	87	7.45	3.29	79	8.32	3.44	82	7.18	3.85	75	6.85	2.64	80
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.28	1.77	63	0.30	1.76	63	0.28	1.76	64	0.33	2.66	65	0.46	5.62	61
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	72.24	70.90	58	76.11	69.90	65	70.28	66.37	55	105.64	81.10	79	124.15	57.84	89
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	37.01	31.93	56	35.02	27.22	66	38.42	28.27	70	51.47	42.29	64	56.15	33.08	89
Dividends declared / Net income	8.83	7.51	69	9.10	9.25	54	7.81	8.62	46	5.55	4.14	68	5.69	6.46	42
Percent of Dividends Paid															
Dividends from bank subsidiaries	145.16	133.26	60	142.69	160.45	53	142.69	155.92	50	110.28	132.17	42	92.35	178.13	23
Dividends from nonbank subsidiaries	3.64	2.76	76	5.76	6.19	72	15.01	4.90	83	8.21	3.41	80	1.23	7.53	59
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	148.80	183.35	51	148.45	213.42	41	157.70	203.53	52	118.48	174.85	33	93.58	260.40	11
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	51.92	43.79	62	48.24	43.30	53	53.76	45.96	55	51.82	60.28	45	49.19	66.55	33
Interest income from bank subsidiaries.....	0.01	0.21	56	0.01	0.11	57	0.01	0.11	58	0.04	0.36	53	0.13	0.54	62
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	51.93	52.71	60	48.24	48.70	50	53.77	51.33	54	51.86	62.88	45	49.32	69.36	29
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	386.50	47.96	95	84.29	66.90	54	146.29	62.63	90	154.64	56.39	88	36.63	82.95	43
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	3.09	7.38	72	9.18	20.25	65
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	386.50	64.26	93	84.29	94.31	51	146.29	87.22	85	157.73	79.84	83	45.82	150.41	27
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.53	67.73	60	96.11	72.55	54	90.47	74.16	40	92.88	69.76	48	98.09	67.32	70
Interest income from bank subsidiaries.....	0.02	0.98	51	0.01	0.27	56	0.01	0.23	55	0.07	0.63	53	0.27	0.80	63
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	97.55	81.70	46	96.12	82.68	42	90.49	83.13	30	92.95	82.20	34	98.35	78.80	55
Dividends from nonbank subsidiaries	2.45	2.90	75	3.88	3.56	75	9.51	3.07	85	6.91	1.95	85	1.31	2.65	64
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0.14	0.73	78	0.33	1.19	76
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	2.45	4.41	69	3.88	5.69	67	9.51	4.67	82	7.05	4.70	77	1.63	7.29	55
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	59.86	27.96	81	59.07	28.03	78	59.26	26.38	81	57.93	27.08	78	60.90	28.33	77